

Privacy Policy

This website, www.suttonins.com, is owned and operated by James F. Sutton Agency, Ltd.

We know that your privacy is important to you, and we work hard to earn and keep your trust. We have created this Policy to let you know what Personal Information we collect when you use this Site, how we use and share the Personal Information we collect, and how we protect your privacy.

If you have any questions about this Policy or our privacy practices, please [contact us by email](#) or by mail at P.O. Box 76, East Islip, NY 11730.

Effective Date

October 5, 2012

Your Consent

Please take a few minutes to review this Policy before using this Site. By using this Site you are consenting to the collection, use, and disclosure of your Personal Information as set forth in this Policy. If you do not agree to be bound by this Policy, you may not access or use this Site.

This Policy is Part of Our Terms of Use

This Policy is part of the [Terms of Use](#) that govern your use of this Site. A link to our Terms of Use is provided at the bottom of each page of this Site.

Privacy Notices

This Policy may be supplemented or amended from time to time by “privacy notices” posted on this Site. These privacy notices provide a level of detail that we cannot provide in this more general description of our privacy practices. For example, certain pages of this Site may contain privacy notices providing details about the Personal Information we collect on those pages, why we need that information, and choices you may have about the ways we use that information.

Other Agreements

When you use a special feature of this Site, you may be asked to agree to special terms governing your use of the special feature. In such cases, you may be asked to expressly consent to the special terms, for example, by checking a box or clicking on a button marked “I agree.” This type of agreement is known as a “click-through” agreement. If any of the terms of the click-through agreement are different than the terms of this Policy, the terms of the click-through agreement will supplement or amend this Policy, but only with respect to the matters governed by the “click-through agreement.”

Types of Personal Information We Collect

Information You Volunteer. James F. Sutton Agency, Ltd. collects the Personal Information you and others knowingly and voluntarily provide when you use this Site. For example, we collect the Personal Information you provide when you request a quote, subscribe to one of our newsletters, review or comment on one of our products, or contact us with questions. Some of the information you post to this Site may constitute User-Generated Content. All User-Generated Content must comply with our Terms of Use.

Information Sent to Us by Your Web Browser. We collect information that is sent to us automatically by your Web browser. This information typically includes your IP address, the identity of your Internet service

provider, the name and version of your operating system, the name and version of your browser, the date and time of your visit, and the pages you visit. Please check your browser if you want to learn what information your browser sends or how to change your settings. Generally, we do not link the information provided by your browser to your Personal Information.

More About IP Addresses. An “IP address” is a unique number that is automatically assigned to your computer when you connect to the Internet. It is used to identify your computer’s “location” in cyberspace, so that the information you request can be delivered to you. If you use a dial-up connection or a connection that assigns dynamic IP addresses, your computer will be assigned a new IP address each time you connect to the Internet. If, however, your computer is permanently connected to the Internet using a static IP address, the IP address assigned to your computer will generally be the same each time you use your computer.

IP addresses do not include your name, email address or other information that identifies you personally, but in some cases, they can be used to identify you. For example, if you have registered with this Site, we may link your IP address to account information that identifies you personally. We may also provide your IP address to our third-party service provider who can use it to identify your state and zip code. This gives us valuable demographic information about the individuals who use this Site. In addition, if, we suspect fraud or a threat to the security of this Site, we may share our server logs—which contain users’ IP addresses—with the appropriate investigative authorities, who could use that information to trace and identify individuals.

Cookies and Similar Technologies. We use “cookies” and other Web technologies to collect information and support certain features of this Site. For example, we may use these technologies to:

Collect information about the ways visitors use this Site—which pages they visit, which links they use, and how long they stay on each page;

To support the features and functionality of this Site—for example, to save you the trouble of reentering information already in our database or to prompt the settings you established on previous visits; and

To personalize your experience when you use this Site.

Generally, the information we collect using these Web technologies does not identify you personally. If, however, you have created a user identity, for example, by registering with this Site, we may link the information we collect using these Web technologies to other information that identifies you personally.

In addition to the cookies James F. Sutton Agency, Ltd. delivers to your computer, our advertising partners may use cookies. For example, our advertising partners may deliver cookies through this Site or via email that allow them to recognize you in future Web sessions as someone who has expressed an interest in this Site or in our products or services. Likewise, links in emails sent to you by our advertising partners may be designed so that we can identify recipients who click on them and/or measure the effectiveness of the email campaign. Cookies delivered by our advertising partners do not identify you personally. They are used to help the websites you visit understand your interests and to customize the content of the advertisements presented to you. The expiration durations of cookies delivered by our advertising partners vary and are set by our advertising partners.

Generally, if you do not wish to receive cookies, you may set your browser to reject cookies or to alert you when a cookie is placed on your computer. Please note, however, that your browser cannot screen out cookies that are sent by email.

Although you are not required to accept cookies when you visit this Site, you may be unable to use all of the functionality of this Site if your browser rejects our cookies.

User-Generated Content

The User-Generated Content you submit on or through this Site is available to others who visit this Site. In addition, we may use User-Generated Content you submit on or through this Site in advertising campaigns and

other promotions. We may or may not use your name in connection with such use, and we may or may not seek your consent before using the content for such purposes.

Therefore, you should have no expectation of privacy with respect to User-Generated Content you submit on or through this Site. You should not submit any content you do not wish to make available to the general public, and you must take special care to make sure your submissions comply with our Terms of Use. In particular, your submissions must not violate the privacy or other rights of others.

How We Use Personal Information Collected Through This Site

Generally, we use the Personal Information we collect through this Site:

- To provide the information, products and services you request;
- For security, credit or fraud prevention purposes;
- To provide you with effective customer service;
- To provide you with a personalized experience when you use our Sites;
- To contact you with special offers and other information we believe will be of interest to you (in accordance with any privacy preferences you have expressed to us);
- To contact you with information and notices related to your use of our Sites;
- To invite you to participate in surveys and provide feedback to us (in accordance with any privacy preferences you have expressed to us);
- To better understand your needs and interests;
- To improve the content, functionality and usability of this Site;
- To improve our products and services;
- To improve our marketing and promotional efforts; and,
- For any other purpose identified in an applicable privacy notice, click-through agreement or other agreement between you and us.

Please see below for information about the choices you have about the ways we use your Personal Information.

Your Choices

In General. We respect your right to make choices about the ways we collect, use and disclose your Personal Information. In most cases, we will ask you to indicate your choices at the time we collect your Personal Information. For example, if you register with this Site, we provide you with an opportunity to “opt out” of receiving certain communications from us. In addition, we will include an “opt out” link in each electronic newsletter or promotional email we send you, so that you can inform us that you do not wish to receive such communications from us in the future.

Previously Expressed Preferences. You may change previously expressed preferences regarding how we use your Personal Information. If you are a registered member of this Site, you may be able to change certain privacy preferences through your account settings. Otherwise, if at any time you wish to be taken off our mailing lists, please [contact us by email](#) or by mail at P.O. Box 76, East Islip NY 11730. Please provide your full name, postal address and email address so that we can find you on our mailing lists. Once we have the information we need, we will remove you from our mailing lists as you have requested. Please give us a reasonable amount of time to honor your request.

How to Access, Update or Correct Your Personal Information

If you are a registered member of this Site, you may be able to access, update or correct your Personal Information through your account settings. Otherwise, you may need our help. If you wish to access, update or correct your Personal Information, please [contact us by email](#) or by mail at P.O. Box 76, East Islip NY 11730. We will respond to you within a reasonable time and, in any case, within the time limits established by applicable

law. We may ask you for additional information to verify your identity. In most cases, we will provide access and correct or delete any inaccurate information you discover. In some cases, however, we may limit or deny your request if the law permits or requires us to do so or if we are unable to verify your identity.

Steps We Take to Safeguard Your Personal Information

We maintain reasonable administrative, physical and technological measures to protect the confidentiality and security of Personal Information you submit on or through this Site. Unfortunately, no website, server or database is completely secure or “hacker proof.” We therefore cannot guarantee that your Personal Information will not be disclosed, misused or lost by accident or by the unauthorized acts of others.

How We Share Your Personal Information with Others

Third-Party Vendors. James F. Sutton Agency, Ltd. shares Personal Information collected through this Site with third-party vendors who act for or on behalf of James F. Sutton Agency, Ltd. For example, we use third-party vendors to design and operate this Site; to conduct surveys; and to help us with our promotional efforts. These third-party vendors may need information about you to perform their functions.

Business Transfers. Your Personal Information may be transferred to successor organization if, for example, we transfer the ownership or operation of this Site to another organization or if we merge with another organization. If such a transfer occurs, the successor organization’s use of your Personal Information will still be subject to this Policy and the privacy preferences you have expressed to us.

Compliance with Laws and Protection of Our Rights and the Rights of Others. We may disclose your Personal Information when we, in good faith, believe disclosure is appropriate to comply with the law, a court order or a subpoena. We may also disclose your Personal Information to prevent or investigate a possible crime, such as fraud or identity theft; to protect the security of this Site; to enforce or apply our online Terms of Use or other agreements; or to protect our own rights or property or the rights, property or safety of our users or others.

As Described in a Privacy Notice. We reserve the right to disclose your Personal Information as described in any privacy notice posted on a page of this Site where you provide that information. By providing your Personal Information on that page you will be consenting to the disclosure of your Personal Information as described in that privacy notice.

As Described in a Click-Through Agreement. We reserve the right to disclose your Personal Information as described in any click-through agreement to which you have agreed.

Children Under the Age of Thirteen

We are proud of this Site and we strive to ensure that it does not offend people of any age. However, this Site is not intended for children or minors under the age of thirteen years without the permission of a parent or guardian. If you believe that a child has submitted Personal Information on or through this Site without the consent and supervision of a parent or guardian, please [contact us by email](#) or by mail at P.O. Box 76, East Islip NY 11730 so that we can take appropriate action.

Links to Other Sites

This Site may contain links to websites operated by other organizations, including websites operated by our third-party service providers and other third parties. For example, if you click on an advertisement on this Site, you may be taken to a website that we do not control.

This Policy does not apply to Personal Information collected on any of these third-party websites. Generally, such third-party sites will have their own privacy policy. When you access third-party websites through a link on this Site, please take a few minutes to review the privacy policy posted on that site.

This Policy May Change

This Policy describes James F. Sutton Agency's current policies and practices with regard to the Personal Information we collect through this Site.

We are continually improving and adding to the features and functionality of this Site and the services we offer through this Site. As a result of these changes (or changes in the law), we may need to update or revise this Policy. Accordingly, we reserve the right to update or modify this Policy at any time, without prior notice, by posting the revised version of this Policy behind the link marked "Privacy Policy" at the bottom of each page of this Site. Your continued use of this Site after we have posted the revised Policy constitutes your agreement to be bound by the revised Policy. However, we will honor the terms that were in effect when we gathered data from you.

For your convenience, whenever this Policy is changed, we will alert you by posting a notice on our home page for sixty (60) days. We will update the "effective date" at the top of this page. If more than sixty (60) days goes by between your visits to this Site, be sure you check the effective date to see if this Policy has been revised since your last visit.

You may access the current version of this Policy at any time by clicking the link marked "Privacy Policy" at the bottom of each page of this Site.

Definitions

The terms "James F. Sutton Agency, Ltd.," "we," "us," and "our" refer to James F. Sutton Agency, Ltd.

The term "Personal Information" refers to information that identifies you personally, alone or in combination with other information available to us. Examples of Personal Information include your name, address, and email address.

The term "Policy" refers to this online privacy policy.

References to this "Site" refer to the website owned by James F. Sutton Agency, Ltd. and located at <http://www.www.suttonins.com/>.

The term "User-Generated Content" refers to all of the text, photographs, images, illustrations, graphics, sounds, video, audio-video clips, and other content you post on or through this Site using the social networking tools we make available to registered members of this Site. One way that User-Generated Content differs from other information you provide to us is that, once submitted, User-Generated Content is made available instantaneously to others who visit this Site. Examples of User-Generated Content include comments posted to discussion boards and reviews of products available on this Site.